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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

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|------------------------------|--------------------------------------|---------------------------------------|--|
| Office Action Summary | Application No. 10/673,751 | Applicant(s) DESAI, WEALTHY | |
| | Examiner Clement B. Graham | Art Unit 3691 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 May 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-26,28-31,34-37 and 39-42 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-26,28-31,34-37 and 39-42 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/ are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-26, 28-31, 34-37, 39-42 remained pending in this Application.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-26, 28-31, 34-37, 39-42, are rejected under 35 U.S.C. 103(a) as being unpatentable over Lee et al (Hereinafter Lee U.S Patent: 5, 274,547) in view of Singh et al (Hereinafter Singh U.S Patent: 7, 383,233) .

As per claims 1-2, Lee discloses a method for providing customer sales information, the method comprising: sending a request for customer sales information associated with a customer from a member sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server (Note abstract and see column 4 para 0068-69 column 5 para 0071-0073, 0077).

Lee fails to explicitly teach retrieving external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization and sending the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information and wherein the customer sales information is based on the external credit rating information.

However Singh discloses As shown in Step E, certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper

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credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include retrieving external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization and sending the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information and wherein the customer sales information is based on the external credit rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 3, Lee discloses wherein the terminal and the CSIPC server communicate via a public switched telephone network (PSTN) (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 4, Lee discloses wherein the terminal and the CSIPC server communicate via the Internet (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 5, Lee discloses wherein the customer sales information is sent from the CSIPC server to the terminal as a textual and/or graphical message (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 6, Lee discloses further comprising displaying the textual and/or graphical message on a display of the terminal (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 7, Lee discloses wherein:

a) the request includes a first customer identifier corresponding to the customer, the method further comprises associating the first customer identifier with a second customer identifier using the CSIPC server and the step of retrieving the external credit information includes providing the second customer identifier to the ECRA system (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 8, Lee discloses wherein the first customer identifier is a telephone number (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 9, Lee discloses wherein the customer sales information includes the name of the customer (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 10, Lee discloses wherein:

a) the method further comprises retrieving internal customer information associated with the customer by the business organization from a database of the CSIPC server; and b) the customer sales information is also based on the internal customer information (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 11, Lee discloses wherein the internal customer information includes payment history information (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 12, Lee discloses further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 13, Lee discloses further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 14, Lee discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 15, Lee discloses wherein:

a) the terminal is a wireless communication device and the request is sent to the CSIPC server using a wireless signal, the request includes a telephone number corresponding to the customer, the method further comprises associating the telephone number with a customer identifier using the CSIPC server (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077) the step of retrieving the external credit information includes providing the customer identifier to the ECRA system; b) the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the CSIPC server; and c) the customer sales information is also based on the payment history information (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 16, Lee discloses further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 17, Lee discloses further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 18, Lee discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 18, Lee discloses wherein the requester is a sales representative for a vendor of business directory advertisements, and further comprising offering to sell the customer a business directory advertisement (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 20, Lee discloses including authenticating the member of the business organization to confirm that the member is authorized to access the customer sales information (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 21, Lee discloses a method for providing customer sales information, the method comprising: sending a request for customer sales information associated

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with a customer from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a wireless signal from a wireless communication device that is remote from the CSIPC server (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach retrieving customer rating information associated with the customer using the CSIPC server and sending the customer sales information to the wireless communication device from the CSIPC server, using a wireless signal wherein the customer sales information is based on the external credit rating information.

However Singh discloses As shown in Step E, certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include retrieving customer rating information associated with the customer using the CSIPC server and sending the customer sales information to the wireless communication device from the CSIPC server; using a wireless signal wherein the customer sales information is based on the external credit rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 22, Lee discloses wherein the wireless communication device and the CSIPC

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server communicate via a public switched telephone network (PSTN) (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 23, Lee discloses wherein the wireless communication device and the CSIPC server communicate via the Internet (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 24, Lee discloses a method for providing customer sales information, the method comprising: sales information from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach retrieving customer rating information associated with the telephone number using the CSIPC server; and sending the customer sales information to the terminal from the CSIPC server, wherein the customer sales information is based on the customer rating information.

However Singh discloses as shown in Step E, certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the

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invention was made to modify the teachings of Lee to include retrieving customer rating information associated with the telephone number using the CSIPC server; and sending the customer sales information to the terminal from the CSIPC server, wherein the customer sales information is based on the customer rating information taught by Singh in order determine a customer credit rating and sails terms.

As per claim 25, Lee discloses wherein the customer sales information includes the name of a customer associated with the telephone number in a database of the CSIPC server (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 26, Lee discloses a method for providing customer sales information, the method comprising: ending a request for customer sales information associated with a customer from a requester to a customer sales information processing and communication (CSIPC) server (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach retrieving customer rating information associated with the customer using the CSIPC server and automatically determining a sales term using the CSI PC server, wherein the sales term is based on the customer rating information and sending the sales term to the requester from the CSIPC server ending a request for customer.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include retrieving customer rating information associated with the customer using the CSIPC server and automatically determining a sales term using the CSI PC server, wherein the sales term is based on the customer rating information and sending the sales term to the requester from the CSIPC server ending a request for customer taught by Singh in order determine a customer credit rating and sales terms.

As per claim 27, Lee discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 28, Lee discloses wherein the credit rating information includes an external credit rating from an external credit rating agency (ECRA) system (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 29, Lee discloses wherein:

a) the method further comprises retrieving internal customer information associated with the customer by a business organization associated with the CSIPC server from a database of the CSIPC server and the customer rating information includes the internal customer information (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 30, Leel1 discloses wherein the internal customer information includes payment history information (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 31, Lee discloses wherein the credit rating information further includes an external credit rating from an external credit rating agency (ECRA) system (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

As per claim 34, Lee discloses a system for providing customer sales information, the system comprising: a) a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization and b) a terminal that is remote from the CSIPC server and operable to send a request for customer sales information associated with a customer from a member sales representative of the business organization to the CSIPC server wherein the CSIPC server is configured to: c) receive the request from the terminal(Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

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Lee fail to explicitly teach retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system, wherein the ECRA system is not associated with the organization and send the customer sales information to the terminal and wherein the customer sales information is based on the external credit rating information.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include retrieving customer rating information associated with the customer using the CSIPC server and automatically determining a sales term using the CSI PC server, wherein the sales term is based on the customer rating information and sending the sales term to the requester from the CSIPC server ending a request for customer taught by Singh in order determine a customer credit rating and sales terms.

As per claim 35, Lee discloses a system providing customer sales information, the system comprising: a) a customer sales information processing and communication (CSIPC) server associated with a business organization, and a wireless communication device operable sales information associated with a customer from a member of the business organization to the

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CSIPC server using a wireless signal; b) wherein the CSIPC server is configured to: receive the request from the wireless communication device (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach retrieve customer rating information associated with the customer using the CSIPC server and send the customer sales information to the wireless communication device using a wireless signal, wherein the customer sales information is based on the customer rating information.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include retrieve customer rating information associated with the customer using the CSIPC server and send the customer sales information to the wireless communication device using a wireless signal, wherein the customer sales information is based on the customer rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 36, Lee discloses a system for providing customer sales information, the system comprising: a customer sales information processing and communication (CSIPC) server associated with a business organization, wherein the CSIPC server is configured

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to: b) receive a request for customer sales information associated with a customer from a member of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach retrieve customer rating information associated with the telephone number; and send the customer sales information to the terminal, wherein the customer sales information is based on the customer rating information.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to retrieve customer rating information associated with the telephone number; and send the customer sales information to the terminal, wherein the customer sales information is based on the customer rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 37, Lee discloses a system for providing customer sales information, the system comprising: a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization, wherein the CSIPC server is configured to: receive a request from a sales representative of the business

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organization for customer sales information associated with a customer (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach retrieve customer rating information associated with the customer, automatically determine a sales term, wherein the sales term is based on the customer rating information; and send the sales term to the sales representative; wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include retrieve customer rating information associated with the customer, automatically determine a sales term, wherein the sales term is based on the customer rating information; and send the sales term to the sales representative; wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment taught by Singh in order determine a customer credit rating and sales terms.

As per claim 39, Lee discloses a computer program product for providing customer sales information, the computer program product comprising: a computer readable storage medium having computer readable program code embodied in the medium, the computer

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readable program code comprising: a) computer readable program code configured to send a request for customer sales information associated with a customer from a sales representative of a business c) organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fails to explicitly teach computer readable program code configured to retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system is not associated with the organization and computer readable program code configured to send the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to computer readable program code configured to retrieve external credit rating information associated with the customer from an external credit rating agency (ECRA) system using the CSIPC server, wherein the ECRA system

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is not associated with the organization and computer readable program code configured to send the customer sales information from the CSIPC server to the terminal wherein the customer sales information is based on the external credit rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 40, Lee discloses a computer program product for providing customer sales information, the computer program product comprising: a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising: a) computer readable program code configured to send a request for customer sales information associated with a customer from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a wireless signal from a wireless communication device that is remote from the CSIPC server (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fail to explicitly teach computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server; and d) c) computer readable program code configured to send the customer sales information to the wireless communication device from the CSIPC server using a wireless signal wherein the customer sales information is based on the external credit rating information.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to

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purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server; and d) c) computer readable program code configured to send the customer sales information to the wireless communication device from the CSIPC server using a wireless signal wherein the customer sales information is based on the external credit rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 41, Lee discloses a computer program product for providing customer sales information, the computer program product comprising: a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising: a) computer readable program code configured to receive a request for customer sales information sent from a member sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server, the request including a telephone number (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fails to explicitly teach computer readable program code configured to retrieve customer rating information associated with the telephone number using the CSIPC server and computer readable program code configured to send the customer sales information to the terminal from the CSIPC server wherein the customer sales information is based on the external credit rating information.

However Singh discloses as shown in Step E, certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and

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conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement.

Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include computer readable program code configured to retrieve customer rating information associated with the telephone number using the CSIPC server and computer readable program code configured to send the customer sales information to the terminal from the CSIPC server wherein the customer sales information is based on the external credit rating information taught by Singh in order determine a customer credit rating and sales terms.

As per claim 42, Lee discloses a computer program product for providing customer sales information, the computer program product comprising: a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising: a) computer readable program code configured to receive a request for customer sales information associated with a customer sent from a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization (Note abstract and see column 4 PARA 0068-69 column 5 para 0071-0073, 0077).

Lee fails to explicitly teach computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server; and e) computer readable program code configured to automatically determine a sales term using the CSIPC server, wherein the sales term is based on the customer rating information; and computer readable program code configured to send the sales term to the requester sales representative from the CSIPC server wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

However Singh discloses certain legal terms and conditions in agreements must be specially developed for electronic transactions. Legal counsel in conjunction with the ES and business unit head may determine which legal terms and conditions should apply to a specific electronic transaction. For example when the need arises to conduct a proper credit, background, or licensure check, appropriate terms and conditions must be included in the electronic transaction offer agreements to ensure the customer expressly authorizes such a check. If such language is not included, certain countries' laws may be violated. Other terms and conditions may also be present. For example, certain terms and conditions may allow the selling party to back out of the sales offer if certain qualifications are not met. Further, if certain credit or background checks are not passed, special terms and conditions may be in place to allow the selling party to immediately reject the offer without any breach of the agreement. Implementation of these terms and conditions takes place when they are incorporated into actual agreements and offers to purchase (see column 7 lines 14-34 and column 11 lines 38-59 and column 6 lines 4-21 and claim 21).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Lee to include computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server; and e) computer readable program code configured to automatically determine a sales term using the CSIPC server, wherein the sales term is based on the customer rating information; and computer readable program code configured to send the sales term to the requester sales representative from the CSIPC server wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment taught by Singh in order determine a customer credit r rating and sales terms.

Conclusion

RESPONSE TO ARGUMENTS

4. Applicant's arguments filed 5/27/10 has been fully considered but they are moot in view of new grounds of rejections.

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5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/
Supervisory Patent Examiner, Art
Unit 3691

CG

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